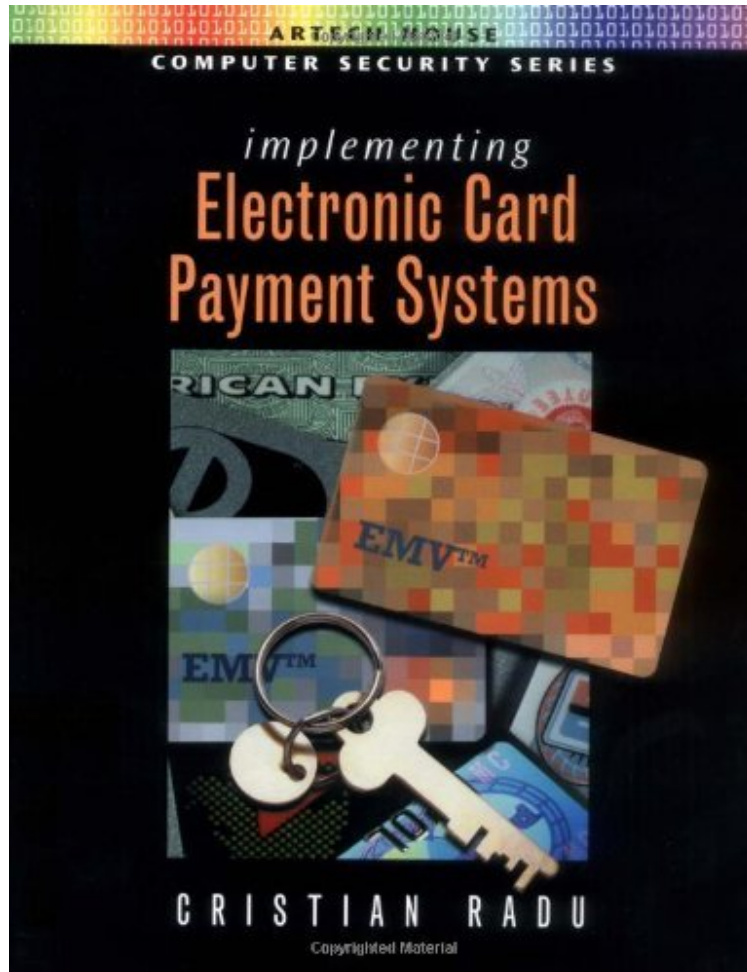


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Cristian Radu

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As magnetic stripe cards are being replaced by chip cards that offer consumers and businesses greater protection against fraud, a new standard for this technology is being introduced by Europay, MasterCard, and Visa (Emv). This cutting-edge, new book provides you with a comprehensive overview of the Emv chip solution and explains how this technology provides a chip migration path, where interoperability plays a central role in the business model. The book offers you a better understanding of the security problems associated with magnetic stripe cards, and presents the business case for chip migration. Moreover, it explains the implementation of multi-application selection mechanisms in Emv chip cards and terminals, and shows you how to design a multi-application Emv chip card layout. This first-of-its-kind resource also discusses the organizational and management issues in connection with the Emv chip migration and the use of Emv chip cards in e-commerce and m-commerce transactions. An excellent reference for today's It/e-commerce professionals and post-graduate student alike, the book helps you fully understand this emerging, complex payment card technology.

About the Author Cristian is currently an independent consultant for payment system and telecom operators in Belgium.